

Document Page 1 of 2
United States Bankruptcy Court
Middle District of Georgia

IN RE:**Bales, Wanda Guined**

Case No. _____

Chapter **13**

Debtor(s)

CHAPTER 13 PLAN

1. The future earnings of the debtor(s) are submitted to the supervision and control of the trustee and the debtor(s) (or the debtor's(s') employer) shall pay to the trustee the sum of \$ **1185.00** ☐ weekly ☐ bi-weekly ☐ semi-monthly ☒ monthly.

2. From the payments so received, the trustee shall make disbursements as follows:

a. The trustee percentage fee as set by the United States Trustee.

b. The monthly payments will be made on the following long-term debts: (Payments which become due after the filing of the petition but before the month of the first payment designated here will be added to the pre-petition arrearage claim.)

Name of Creditor	Month of First Payment Under Plan	Monthly Payment Amount
None		

c. Preconfirmation adequate protection payments will be made to the following secured creditors and holders of executory contracts after the filing of a proof of claim by the creditor. These payments will be applied to reduce the principal of the claim.

Name of Creditor	Adequate Protection Amount
None	

d. Attorney fees of \$ **1,500.00** will be paid pursuant to the Administrative Order of the Court dated July 28, 2006.

e. After confirmation of the plan, the secured creditors with allowed claims will be paid as follows:

Name of Creditor	Amount Due	Value	Interest Rate	Collateral	Monthly Payment Amount
Esb/harley Davidson Cr	11,154.63	Debt	9.00	2008 Harley Davidson Road King	231.61
Gemb/american Honda	6,763.00	Debt	9.00	Honda 500 ATV	140.42

f. After the above are paid, distributions will be made to cure arrearages and other secured debts whose claims are duly proven and allowed as follows.

Name of Creditor	Estimated Amount Due	Value	Interest Rate	Collateral
None				

g. The following collateral is surrendered to the creditor:

Name of Creditor	Description of Collateral
G M A C	2006 Volkswagon Beetle
Hsbc/rs Ce	Kawasaki 750 ATV
Harley Davidson	2001 Heritage Soft Tail (Cosigner will assume payments)

h. The following domestic support obligations will be paid over the life of the plan as follows: (These payments will be made simultaneously with payment of the secured debt and will not include interest at the rate of _____%. Interest can only be included if the plan is proposing to pay all claims in full.)

Name of Creditor	Payment Amount
None	

i. The following unsecured claims are classified to be paid at 100%. These payments will be made simultaneously with payment of the

secured debt:
None

j. All other 11 U.S.C. §507 priority claims, unless already listed under 2(g), will be paid in full over the life of the plan as funds become available in the order specified by law.

k. The debtor(s) will be the disbursing agent on the following debts:
The Hartford to be paid \$54.61 bi-weekly beginning March, 2009.

l. Special provisions:
DEBTOR REQUESTS A PAYROLL DEDUCTION ORDER AS SOON AS POSSIBLE.

m. General unsecured creditors whose claims are duly proven and allowed will be paid

1. _____ % dividend or a prorata share of \$ **39,769.20**, whichever is greater; or
2. the debtor(s) will make payments for **60** months and anticipate a dividend of **0.00**%.

Dated: **March 3, 2009**

/s/ Wanda Guined Bales
Debtor

Debtor